

Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for transferring a credit amount out of an online system using a money order, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions are chosen from a group consisting of at least two of a payee, a delivery location, and the credit amount;

providing handlers from a first group consisting of a debit card handler, a bank handler, and a credit card handler;

receiving a first choice for a first handler from the first group;

~~determining a first handler associated with the payor, wherein:~~

~~the available first handlers are chosen from a group consisting of:~~

~~at least one of a debit card handler, a bank handler, and a credit card handler, and~~

~~at least one available first handler is chosen from a second group consisting of a promotion handler and a money order handler;~~

receiving a second choice for a first handler from a group consisting of a promotion handler and a money order handler;

transferring the credit amount from at least one of the choices for the first handler to the online system;

providing handlers from a second group consisting of a promotion handler and a money order handler;

Do not alter

① Machine-readable